



**The**  
**Maryland Insurance Administration's**  
**2015 Report**  
**on**  
**The Health Care Appeals & Grievance Law**  
**August 12, 2016**  
**MSAR Report #6**

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**Insurance Commissioner**

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## **Executive Summary**

In 1998, the Appeals and Grievance Law was enacted by the General Assembly to provide a full and fair process for resolving disputes regarding the medical necessity of a proposed or delivered health care service (See Title 15, Subtitle 10A of the Insurance Article). Until July 1, 2011, the Appeals and Grievance law applied only to individuals with insured health benefits.<sup>1</sup> However, effective July 1, 2011, the Department of Budget and Management for the State of Maryland and effective June 28, 2013, Cecil County Public Schools voluntarily elected to use the Maryland Insurance Administration's external review process to provide external review for their self-funded employee health benefit plans.

Under the Appeals and Grievance Law, nonprofit health service plans, insurers, health maintenance organizations and dental plan organizations are required to provide quarterly reports to the Maryland Insurance Administration ( "Administration") regarding adverse decisions and grievance decisions. These quarterly reports, coupled with the Administration's complaint data, allow for a comprehensive year over year review of this dispute resolution process. This report summarizes the statistical information the Administration has for adverse decisions, grievance decisions and complaints for 2015, noting changes in certain areas since 2012 for nonprofit health service plans, insurers and health maintenance organizations ( "carriers"<sup>2</sup>).

Carriers rendered 47,878 adverse decisions in 2015 and 30,293 in 2012, representing an increase of 58.0 percent over the four year period. Laboratory, radiology services, durable medical equipment and dental services accounted for the majority of this increase. Adverse decisions for laboratory, radiology services increased by 227.8 percent from 2012 to 2015 (5,149 in 2012 to 16,879 in 2015). Adverse decisions for durable medical equipment increased by 426.6 percent from 2012 to 2015 (1,521 in 2012 to 8,010 in 2015).

In 2015, two categories of services accounted for 52.0 percent of all adverse decisions: (1) laboratory, radiology services, and (2) durable medical equipment. In 2012, these same two services accounted for 22.0 percent of all adverse decisions. In 2012, durable medical equipment ranked six in terms of the percentage of all adverse decisions at 5.0 percent (1,521), while in 2015, durable medical equipment ranked second at 16.7 percent of all adverse decisions (8,010).

Over the years, policymakers have expressed concern about denials of emergency room services and mental health services. While the data provided by carriers indicate that there are still relatively few adverse decisions for these two types of services (0.8 percent and 3.4 percent of all adverse decisions in 2015, respectively) there has been a increase in the number of adverse decisions for these services from 2012 to 2015. Adverse decisions for emergency room services increased by 15.9

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<sup>1</sup> The Maryland Insurance Administration's 2015 Health Benefit Plan Covered Lives Report indicates that in 2014, 20.3 percent of the population under the age of 65, or a little over 1 million individuals, had insured health benefits.

<sup>2</sup> Although dental plan organizations are required to follow Title 15, Subtitle 10A of the Insurance Article, the number of complaints attributable to these companies is very small. Because of the small volume of complaints, this report is limited to medical type coverage, and does not include plans issued by dental plan organizations.

percent from 2012 to 2015 (334 in 2012 and 387 in 2015) and adverse decisions for mental health services increased by 94.9 percent from 2012 to 2015 (836 in 2012 and 1,626 in 2015).

The number of grievances (the appeal by consumers to carriers of the carrier's adverse decisions) increased 26.3 percent between 2012 and 2015. The increase in the number of grievances were related primarily to the categories of laboratory, radiology services (531 in 2012 and 1,260 in 2015) and pharmacy services (451 in 2012 and 1,259 in 2015).

Grievances decreased as a percentage of adverse decisions from 2012 to 2015 (14.8 percent to 11.9 percent). Carriers were more likely to reverse themselves during the internal grievance process in 2012 than in 2015. Carriers upheld adverse decisions 48.7 percent of the time in 2015 as compared to 43.0 percent in 2012, representing an increase of 5.7 percent in carriers upholding their original adverse decisions at the grievance level.

Consistent with the increase in the number of grievances filed with carriers by individuals between 2012 and 2015, the number of medical necessity complaints filed with the Administration increased between 2012 and 2015. The Administration received 821 complaints in 2012 and 1,109 complaints in 2015, representing an increase of 35.1 percent. The number of reversals of the grievance decisions by the Administration or by the carrier during the investigation process decreased to 52.7 percent in 2015 from 63.1 percent in 2012.

In 2015, the Administration issued 3 Orders and Consent Orders based on the medical necessity complaints which it received and imposed \$5,000 in administrative penalties. During this same year, the Administration recovered \$1,470,148 for complainants under the Appeals and Grievance law. By comparison, in 2012 the Administration issued 9 Orders and Consent Orders based on the medical necessity complaints it received, imposed \$22,000 in administrative penalties and recovered \$455,185 for complainants. Since the enactment of the Appeals and Grievance law, the Administration has recovered over 8.9 million dollars for complainants. These recoveries demonstrate that the Appeals and Grievance law remains an important protection for Maryland consumers providing a fair process for resolving disputes regarding the medical necessity of proposed or delivered health care services.

## **Background**

In 1998, the Appeals and Grievance Law was enacted by the General Assembly to provide a full and fair process for resolving disputes regarding the medical necessity of a proposed or delivered health care service.<sup>3</sup> The Appeals and Grievance law applies to individuals with insured health benefits.

When the Appeals and Grievance Law was enacted, the percentage of the population under the age of 65 with insured health benefits (42.8 percent) slightly exceeded the percentage of the population under the age of 65 with other employment based health benefits (37.9 percent). By 2015, the percentage of the population under the age of 65 with insured health benefits declined to 20.3 percent.<sup>4</sup>

The Appeals and Grievance process begins when a carrier makes an “adverse decision,” a determination that a proposed or delivered health care service is not medically necessary. The member, the member’s representative, or the treating provider on behalf of the member has the right to protest this decision through the carrier’s internal review process. When the member files a protest with the carrier, this is a “grievance.” If the carrier again concludes the proposed or delivered health care service is not medically necessary, the member may ask the Administration to review the carrier’s grievance decision by filing a “complaint”.

The Appeals and Grievance Law gives the Administration the authority to contract with independent review organizations ( “IRO”) to review these medical necessity complaints. When the Administration sends a complaint to an IRO for review, Maryland law requires that the review be performed by an unbiased provider in the same specialty as the area or areas appropriate to the subject of review. In addition, an IRO may not be a subsidiary of, or in any way be owned or controlled by, a health benefit plan, or a trade association of health benefit plans, or a trade association of health care providers. Based on the IRO’s medical opinion, the Administration reaches a decision. If the complainant remains dissatisfied with the Administration’s decision, he or she may request, in writing, a hearing to challenge the Administration’s decision.<sup>5</sup>

The Appeals and Grievance Law also requires carriers to submit quarterly reports to the Commissioner about their adverse decisions and grievance decisions. Specifically, carriers must provide to the Administration activities about:

- The number of adverse decisions issued by the carrier;
- The outcome of each grievance filed with the carrier;
- The number and outcomes of cases that were considered emergency cases;
- The time within which the carrier made a grievance decision on all other cases that were not considered emergency cases;
- The number of grievances filed with the carrier that resulted from an adverse decision involving length of stay for inpatient hospitalization as related to the medical procedure involved; and

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<sup>3</sup> Title 15, Subtitle 10A, Insurance Article, Annotated Code of Maryland

<sup>4</sup> Maryland Insurance Administration Administration’s 2015 Health Benefit Plan Covered Lives Report.

<sup>5</sup> The Memorandum of Understanding between the Maryland Department of Budget and Management does not provide State employees who are covered under a State of Maryland health benefit plan the right to a hearing to appeal the Maryland Insurance Administration’s decision.

- The number and outcome of all other cases that resulted from an adverse decision involving the length of stay for inpatient hospitalization.

These quarterly reports, coupled with the Administration's data regarding complaints, allows for a comprehensive year over year review of this process. This report summarizes the statistical information the Administration has for adverse decisions, grievance decisions and complaints for 2015 noting changes in certain areas since 2012 for nonprofit health services plans, insurers and health maintenance organizations.

### **Adverse Decisions**

Table 1 provides an overview of the number and type of adverse decisions carriers made in 2012 and 2015. More detailed information about adverse decisions made by each carrier is provided in Appendix 1 for 2015.

Carriers rendered 47,878 adverse decisions in 2015 and 30,293 in 2012, representing an increase of 58.0 percent over the four year period. Laboratory, radiology services and durable medical equipment accounted for the majority of this increase. Adverse decisions for laboratory, radiology services increased by 227.8 percent from 2012 to 2015 (5,149 in 2012 to 16,879 in 2015). Adverse decisions for durable medical equipment increased by 426.6 percent from 2012 to 2015 (1,521 in 2012 to 8,010 in 2015).

In the past, adverse decisions for dental services were combined with other services in a category that included podiatry, dental, optometry and chiropractic services, and the entire combined category had 4,534 adverse decisions in 2012. However, in 2015 due to reporting requirement changes, dental was listed as a stand-alone category, and had 6,732 adverse decisions, representing a 48.5 percent increase for dental adverse decisions in 2015, as compared to the combined category of podiatry, dental, optometry and chiropractic, in 2012.

Over the years, policymakers have expressed concern about denials of emergency room services and mental health services. While the data provided by carriers indicate that there are still relatively few adverse decisions for these two types of services (0.8 percent and 3.4 percent of all adverse decisions in 2015, respectively) there has been an increase in the number of adverse decisions for these services from 2012 to 2015. Adverse decisions for emergency room services increased by 15.9 percent from 2012 to 2015 (334 in 2012 and 387 in 2015) and adverse decisions for mental health services increased by 94.9 percent from 2012 to 2015 (836 in 2012 and 1,626 in 2015).

**Table 1: Adverse Decisions**

	2012		2015		Percent Change 2012- 2015
	Number	Percent	Number	Percent	
<b>Inpatient hospital services</b>	<b>3,075</b>	<b>10.2%</b>	<b>1,306</b>	<b>2.7%</b>	<b>-57.5%</b>
<b>Emergency room services</b>	<b>334</b>	<b>1.1%</b>	<b>387</b>	<b>0.8%</b>	<b>15.9%</b>
<b>Mental health services</b>	<b>836</b>	<b>2.8%</b>	<b>1,626</b>	<b>3.4%</b>	<b>94.5%</b>
<b>Physician services</b>	<b>9,216</b>	<b>30.4%</b>	<b>6,197</b>	<b>12.9%</b>	<b>-32.8%</b>
<b>Laboratory, radiology services</b>	<b>5,149</b>	<b>17.0%</b>	<b>16,879</b>	<b>35.3%</b>	<b>227.8%</b>
<b>Pharmacy services</b>	<b>3,469</b>	<b>11.5%</b>	<b>4,432</b>	<b>9.3%</b>	<b>27.8%</b>
<b>PT, OT, ST services (including inpatient rehab)</b>	<b>1,425</b>	<b>4.7%</b>	<b>1,648</b>	<b>3.4%</b>	<b>15.6%</b>
<b>Skilled nursing facility</b>	<b>137</b>	<b>0.5%</b>	<b>47</b>	<b>0.1%</b>	<b>-65.7%</b>
<b>Durable medical equipment</b>	<b>1,521</b>	<b>5.0%</b>	<b>8,010</b>	<b>16.7%</b>	<b>426.6%</b>
<b>Podiatry, dental, optometry, chiropractic</b>	<b>4,534</b>	<b>15.0%</b>			
<b>Dental</b>			<b>6,732</b>	<b>14.1%</b>	
<b>Home health services</b>	<b>434</b>	<b>1.4%</b>	<b>202</b>	<b>0.4%</b>	<b>-53.5%</b>
<b>Other<sup>6</sup></b>	<b>163</b>	<b>0.5%</b>			
<b>Total</b>	<b>30,293</b>		<b>47,878</b>		<b>58.0%</b>

**Grievance Decisions**

Table 2 provides an overview of the number and type of grievance carriers reviewed in 2012 and 2015. In 2012, there were 4,498 grievances, increasing to 5,679 in 2015, representing a 26.3 percent increase.

In 2012, the largest number of grievances reported involved the combined categories of podiatry, dental, optometry, and chiropractic services with a total of 1,340, while in 2015 dental services ranked first in terms of grievances filed with a total of 1,459.

The number of grievances reported by carriers increased for laboratory and radiology services (531 in 2012 to 1,260 in 2015), representing an increase of 137.3 percent. Also, grievances reported by carriers increased for pharmacy services (451 in 2012 to 1,259 in 2015), representing an increase of 179.2 percent. Significant declines

<sup>6</sup> Outpatient hospital services, education services, and transportation

reported during this same period involved inpatient hospital services (404 in 2012 to 191 in 2015), representing a decrease of 52.7 percent and mental health services (245 in 2012 to 118 in 2015, representing a decrease of 51.8 percent.

**Table 2: Grievances**

	2012		2015		Percent Change 2012-2015
	Number	Percent	Number	Percent	
<b>Inpatient hospital services</b>	<b>404</b>	<b>9.0%</b>	<b>191</b>	<b>3.4%</b>	<b>-52.7%</b>
<b>Emergency room services</b>	<b>104</b>	<b>2.3%</b>	<b>47</b>	<b>0.8%</b>	<b>-54.8%</b>
<b>Mental health services</b>	<b>245</b>	<b>5.4%</b>	<b>118</b>	<b>2.1%</b>	<b>-51.8%</b>
<b>Physician services</b>	<b>953</b>	<b>21.2%</b>	<b>935</b>	<b>16.5%</b>	<b>-1.9%</b>
<b>Laboratory, radiology services</b>	<b>531</b>	<b>11.8%</b>	<b>1,260</b>	<b>22.2%</b>	<b>137.3%</b>
<b>Pharmacy services</b>	<b>451</b>	<b>10.0%</b>	<b>1,259</b>	<b>22.2%</b>	<b>179.2%</b>
<b>PT, OT, ST services (including inpatient rehab)</b>	<b>142</b>	<b>3.2%</b>	<b>105</b>	<b>1.8%</b>	<b>-26.1%</b>
<b>Skilled nursing facility</b>	<b>21</b>	<b>0.5%</b>	<b>16</b>	<b>0.3%</b>	<b>-23.8%</b>
<b>Durable medical equipment</b>	<b>161</b>	<b>3.6%</b>	<b>184</b>	<b>3.2%</b>	<b>14.3%</b>
<b>Podiatry, dental, optometry, chiropractic</b>	<b>1,340</b>	<b>29.8%</b>			
<b>Dental</b>			<b>1,459</b>	<b>25.7%</b>	
<b>Home health services</b>	<b>13</b>	<b>0.3%</b>	<b>11</b>	<b>0.2%</b>	<b>-15.4%</b>
<b>Obesity, IVF, Podiatry, Hearing and Vision</b>			<b>94</b>	<b>1.7%</b>	
<b>Other</b>	<b>133</b>	<b>3.0%</b>			
<b>Total</b>	<b>4,498</b>			<b>5,679</b>	<b>26.3%</b>

Table 3 describes how the number of grievances received by carriers compares to the number of adverse decisions that carriers made in 2012 and 2015. Grievances decreased as a percentage of adverse decisions from 2012 to 2015 (14.8% to 11.9%). However, the differences varied according to the category of service. In 4 of the 12 categories, individuals were more likely to appeal an adverse decision in 2015 than in 2012, but in 8 of the 12 categories individuals were less likely to appeal the adverse decision in 2015.

**Table 3: Grievances as a percent of adverse decisions**

	<b>2012</b>		<b>2015</b>
<b>Inpatient hospital services</b>	<b>13.1%</b>	<b>Inpatient hospital services</b>	<b>14.6%</b>
<b>Emergency room services</b>	<b>31.1%</b>	<b>Emergency room services</b>	<b>12.1%</b>
<b>Mental health services</b>	<b>29.3%</b>	<b>Mental health services</b>	<b>7.3%</b>
<b>Physician services</b>	<b>10.3%</b>	<b>Physician services</b>	<b>15.0%</b>
<b>Laboratory, radiology services</b>	<b>10.3%</b>	<b>Laboratory, radiology services</b>	<b>7.5%</b>
<b>Pharmacy services</b>	<b>13.0%</b>	<b>Pharmacy services</b>	<b>28.4%</b>
<b>PT, OT, ST services (including inpatient rehab)</b>	<b>10.0%</b>	<b>PT, OT, ST services (including inpatient rehab)</b>	<b>6.4%</b>
<b>Skilled nursing facility</b>	<b>15.3%</b>	<b>Skilled nursing facility</b>	<b>34.0%</b>
<b>Durable medical equipment</b>	<b>10.6%</b>	<b>Durable medical equipment</b>	<b>2.3%</b>
<b>Podiatry, dental, optometry, chiropractic</b>	<b>29.6%</b>		
		<b>Dental</b>	<b>21.7%</b>
<b>Home health services</b>	<b>3.0%</b>	<b>Home health services</b>	<b>5.4%</b>
		<b>Obesity, IVF, Podiatry, Hearing and Vision</b>	<b>22.8%</b>
<b>Other</b>	<b>81.6%</b>		
<b>Total</b>	<b>14.8%</b>	<b>Total</b>	<b>11.9%</b>

Table 4 compares how often carriers upheld their original decisions in 2012 and in 2015. More detailed information about grievance decisions for each carrier may be found in Appendices 2 and 3 for 2015. Carriers upheld adverse decisions 43.0 percent of the time in 2012 as compared to 48.7 percent in 2015, indicating that carriers were 5.7 percent more likely to uphold an adverse decision in 2015 than in 2012.

**Table 4: Grievance Decision**

	<b>2012</b>		<b>2015</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Carrier upheld adverse decision</b>	<b>1,932</b>	<b>43.0%</b>	<b>2,764</b>	<b>48.7%</b>
<b>Carrier overturned adverse decision</b>	<b>2,373</b>	<b>52.8%</b>	<b>2,810</b>	<b>49.5%</b>
<b>Carrier modified original adverse decision</b>	<b>193</b>	<b>4.3%</b>	<b>105</b>	<b>1.8%</b>
<b>Total</b>	<b>4,498</b>		<b>5,679</b>	

## **Complaints**

Just as the number of grievance decisions increased between 2012 and 2015, the number of complaints filed with the Administration also increased in this time period. The Administration received 821 complaints in 2012 and 1,109 complaints in 2015, representing an increase of 35.1 percent. As summarized in Table 5, 32.9 percent of the complaints received in 2015 were outside of the Administration's jurisdiction, as were 31.3 percent of the complaints received in 2012. These non-jurisdiction cases included complaints filed by individuals covered under Medicare, Medicaid, the Federal Employee Health Benefit Plan, employer group self-funded plans, and contracts subject to the laws of states other than Maryland.

In 2012, the Administration modified or reversed the carrier's grievance decision (or the carrier reversed its own grievance decision during the course of the Administration's investigation), 63.1 percent of the time. In 2015, data indicates that the Administration reversed or modified the carrier's grievance decision (or the carrier reversed or modified their grievance decisions during the investigation), 52.7 percent of the time, representing a decrease in reversals of 10.4 percent. All of the reversals of the carriers' grievance decisions resulted in more benefits for Maryland consumers.

In 2015, the Administration issued 3 Orders and Consent Orders based on the medical necessity complaints which it received and imposed \$5,000 in administrative penalties. During this same year, the Administration recovered \$1,470,148 for complainants. By comparison, in 2012, the Administration issued 9 Orders and Consent Orders based on medical necessity complaints it received and imposed \$22,000 in administrative penalties. During this same year, the Administration recovered \$455,185 for complainants under the Appeals and Grievance law. Since the enactment of the Appeals and Grievance law, the Administration has recovered just over 8.9 million dollars for complainants. Summaries of the Orders for 2015 are found in Appendix 9.

In 2012, the Administration entered into an agreement with the Maryland Department of Budget and Management to perform the external review for the medical necessity type complaints filed by State employees. In 2013, the Administration entered into a similar agreement with Cecil County Public Schools to perform the same function. This meant that during 2015, State employees and Cecil County Public School employees could use the Administration's external review process for their medical necessity type complaints. In 2015, the Administration received 92 complaints from State employees compared to the 57 complaints received in 2012. The Administration received one complaint which involved a denial based on medical necessity from a Cecil County Public Schools employee in 2015.

**Table 5: Complaints**

	<b>2012</b>	<b>2015</b>	<b>Percent Change</b>
<b>Total complaints received</b>	<b>821</b>	<b>1,109</b>	<b>35.1%</b>
<b>No Jurisdiction</b>	<b>257</b>	<b>365</b>	<b>42.0%</b>
<b>Complaint withdrawn</b>	<b>5</b>	<b>10</b>	<b>100.0%</b>
<b>Insufficient Information to perform investigation</b>	<b>86</b>	<b>90</b>	<b>4.7%</b>
<b>No action required</b>	<b>89</b>	<b>147</b>	<b>65.2%</b>
<b>Referred to HEAU</b>	<b>75</b>	<b>106</b>	<b>41.3%</b>
<b>Complaints investigated by MIA</b>	<b>309</b>	<b>391</b>	<b>26.5%</b>
<b>Percent of total complaints investigated by the MIA</b>	<b>37.6%</b>	<b>35.3%</b>	<b>-2.3%</b>
<b>Number of complaints carrier or MIA reversed or modified grievance decision</b>	<b>195</b>	<b>206</b>	<b>5.6%</b>
<b>Percent of total complaints investigated by MIA where carrier or MIA reversed or modified grievance decision</b>	<b>63.1%</b>	<b>52.7%</b>	<b>-10.4%</b>

**Conclusion**

Between 2012 and 2015, the number of adverse decisions increased by 58.0 percent, the number of grievance decisions increased by 26.3 percent and the number of medical necessity complaints investigated by the Administration increased by 35.1 percent.

Carriers rendered 47,878 adverse decisions in 2015 and 30,293 in 2012, representing an increase of 58.0 percent over the four year period. Between 2012 and 2015, there was a decrease in adverse decisions for the following four categories: (1) inpatient hospital services; (2) physician services; (3) skilled nursing facility; and (4) home health services. Between 2012 and 2015, there was an increase in adverse decisions for the following seven categories of service: (1) emergency room services; (2) mental health services; (3) laboratory and radiology services; (4) pharmacy services; (5) physical therapy, occupational therapy and speech therapy services; (6) durable medical equipment; and (7) dental services. Between 2012 and 2015, the largest decline in the number of adverse decisions was for physician services and the largest increase in the number of adverse decisions was for laboratory/radiology services.

Grievances decreased as a percentage of adverse decisions from 2012 to 2015 (14.8 percent to 11.9 percent), suggesting that consumers were less likely to take advantage of the carriers' internal grievance process in 2015 than in 2012. When consumers filed grievances regarding initial adverse decisions, carriers overturned their adverse decisions 49.5 percent of the time in 2015, compared to 52.8 percent in 2012. This suggests that carriers were less likely to reverse their original adverse decisions when consumers filed grievances in 2015 than in 2012.

In 2015, the Administration achieved a carrier reversal percentage of 52.7 percent for complaints that were investigated by the Administration. In 2015, the Administration recovered \$1,470,148 for complainants under the Appeals and Grievance Law. Since the Appeals and Grievance Law was enacted by the General Assembly, the Administration has recovered over 8.9 million dollars for complainants. The Appeals and Grievance Law remains an important protection for Maryland consumers, providing a fair and balanced process for resolving disputes regarding the medical necessity of proposed or delivered health care services.

**APPENDIX 1  
ADVERSE DECISIONS BY CARRIER**

COMPANY NAME	ADVERSE DECISIONS		A. INPATIENT HOSPITAL SERVICES		B. EMERGENCY ROOM SERVICES	
	COMPANY TOTAL	% OF ALL COMPANIES	NUMBER	% TOTAL	NUMBER	% TOTAL
Aetna Health Inc. (a Pennsylvania corporation)	245	0.5%	117	47.8%	0	0.0%
Aetna Life Insurance Company	630	1.3%	229	36.3%	0	0.0%
All Savers Insurance Company	54	0.1%	6	11.1%	0	0.0%
Ameritas Life Insurance Corp.	338	0.7%	0	0.0%	0	0.0%
CareFirst BlueChoice, Inc.	14,677	30.7%	40	0.3%	30	0.2%
CareFirst of Maryland, Inc.	8,372	17.5%	13	0.2%	289	3.5%
CIGNA Health and Life Insurance Company	4,484	9.4%	216	4.8%	0	0.0%
Connecticut General Life Insurance Company	21	0.0%	1	4.8%	0	0.0%
Coventry Health Care of Delaware, Inc.	406	0.8%	22	5.4%	24	5.9%
Coventry Health and Life Insurance Company	352	0.7%	14	4.0%	16	4.5%
Evergreen Health Cooperative Inc.	1,568	3.3%	121	7.7%	0	0.0%
Golden Rule Insurance Company	20	0.0%	2	10.0%	0	0.0%
Group Hospitalization & Medical Services, Inc.	8,043	16.8%	7	0.1%	26	0.3%
Guardian Life Ins Company of America	1,582	3.3%	0	0.0%	0	0.0%
Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	626	1.3%	4	0.6%	0	0.0%
Kaiser Permanente Insurance Company	51	0.1%	1	2.0%	0	0.0%
Lincoln Life & Annuity Company of New York	4	0.0%	0	0.0%	0	0.0%
Lincoln National Life Insurance Company	102	0.2%	0	0.0%	0	0.0%
MAMSI Life & Health Insurance Company	273	0.6%	36	13.2%	0	0.0%
Metropolitan Life Insurance Company	249	0.5%	0	0.0%	0	0.0%
Optimum Choice, Inc.	1,201	2.5%	175	14.6%	0	0.0%
Principal Life Insurance Company	141	0.3%	0	0.0%	0	0.0%
Reliance Standard Life Insurance Company	47	0.1%	0	0.0%	0	0.0%
Standard Insurance Company	24	0.1%	0	0.0%	0	0.0%
Sun Life Assurance Company of Canada	50	0.1%	0	0.0%	0	0.0%
Time Insurance Company	5	0.0%	0	0.0%	0	0.0%
Unicare Life & Health Insurance Company	2	0.0%	0	0.0%	0	0.0%
Union Security Insurance Company	500	1.0%	0	0.0%	0	0.0%
United Concordia Life and Health Insurance Company	685	1.4%	0	0.0%	0	0.0%
United States Fire Insurance Company	1	0.0%	0	0.0%	0	0.0%
UnitedHealthcare Insurance Company	2,744	5.7%	271	9.9%	2	0.1%
UnitedHealthcare of the Mid-Atlantic, Inc.	381	0.8%	31	8.1%	0	0.0%
<b>Total</b>	<b>47,878</b>	<b>100.0%</b>	<b>1,306</b>	<b>2.7%</b>	<b>387</b>	<b>0.8%</b>

**APPENDIX 1  
ADVERSE DECISIONS BY CARRIER**

COMPANY NAME	C. MENTAL HEALTH SERVICES		D. PHYSICIAN SERVICES		E. LABORATORY, RADIOLOGY SERVICES	
	NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
Aetna Health Inc. (a Pennsylvania corporation)	19	7.8%	53	21.6%	0	0.0%
Aetna Life Insurance Company	34	5.4%	75	11.9%	0	0.0%
All Savers Insurance Company	3	5.6%	3	5.6%	21	38.9%
Ameritas Life Insurance Corp.	0	0.0%	0	0.0%	0	0.0%
CareFirst BlueChoice, Inc.	296	2.0%	1,840	12.5%	5,201	35.4%
CareFirst of Maryland, Inc.	511	6.1%	1,869	22.3%	2,303	27.5%
CIGNA Health and Life Insurance Company	37	0.8%	480	10.7%	3,083	68.8%
Connecticut General Life Insurance Company	0	0.0%	5	23.8%	14	66.7%
Coventry Health Care of Delaware, Inc.	10	2.5%	109	26.8%	70	17.2%
Coventry Health and Life Insurance Company	28	8.0%	32	9.1%	52	14.8%
Evergreen Health Cooperative Inc.	26	1.7%	157	10.0%	463	29.5%
Golden Rule Insurance Company	0	0.0%	1	5.0%	15	75.0%
Group Hospitalization & Medical Services, Inc.	444	5.5%	608	7.6%	3,372	41.9%
Guardian Life Ins Company of America	0	0.0%	0	0.0%	0	0.0%
Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	21	3.4%	419	66.9%	20	3.2%
Kaiser Permanente Insurance Company	0	0.0%	34	66.7%	7	13.7%
Lincoln Life & Annuity Company of New York	0	0.0%	0	0.0%	0	0.0%
Lincoln National Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
MAMSI Life & Health Insurance Company	9	3.3%	49	17.9%	51	18.7%
Metropolitan Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
Optimum Choice, Inc.	21	1.7%	238	19.8%	474	39.5%
Principal Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
Reliance Standard Life Ins Company	0	0.0%	0	0.0%	0	0.0%
Standard Insurance Company	0	0.0%	0	0.0%	0	0.0%
Sun Life Assurance Company of Canada	0	0.0%	0	0.0%	0	0.0%
Time Insurance Company	0	0.0%	1	20.0%	0	0.0%
Unicare Life & Health Insurance Company	0	0.0%	0	0.0%	0	0.0%
Union Security Insurance Company	0	0.0%	0	0.0%	0	0.0%
United Concordia Life and Health Insurance Company	0	0.0%	0	0.0%	0	0.0%
United States Fire Insurance Company	0	0.0%	1	100.0%	0	0.0%
UnitedHealthcare Insurance Company	75	2.7%	189	6.9%	1551	56.5%
UnitedHealthcare of the Mid-Atlantic, Inc.	92	24.1%	34	8.9%	182	47.8%
<b>Total</b>	<b>1,626</b>	<b>3.4%</b>	<b>6,197</b>	<b>12.9%</b>	<b>16,879</b>	<b>35.3%</b>

**APPENDIX 1  
ADVERSE DECISIONS BY CARRIER**

COMPANY NAME	F. PHARMACY SERVICES		G. PT, OT, ST SERVICES (incl INPAT REHAB)		H. SKILLED NURS FAC, Sub Acute, Nurs Home	
	NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
Aetna Health Inc. (a Pennsylvania corporation)	50	20.4%	1	0.4%	4	1.6%
Aetna Life Insurance Company	111	17.6%	6	1.0%	8	1.3%
All Savers Insurance Company	19	35.2%	0	0.0%	0	0.0%
Ameritas Life Insurance Corp	0	0.0%	0	0.0%	0	0.0%
CareFirst BlueChoice, Inc.	1,416	9.6%	431	2.9%	7	0.0%
CareFirst of Maryland, Inc.	420	5.0%	687	8.2%	1	0.0%
CIGNA Health and Life Insurance Company	350	7.8%	30	0.7%	3	0.1%
Connecticut General Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
Coventry Health Care of Delaware, Inc.	71	17.5%	34	8.4%	3	0.7%
Coventry Health and Life Insurance Company	157	44.6%	11	3.1%	2	0.6%
Evergreen Health Cooperative Inc.	521	33.2%	198	12.6%	10	0.6%
Golden Rule Insurance Company	1	5.0%	1	5.0%	0	0.0%
Group Hospitalization & Medical Services, Inc.	773	9.6%	184	2.3%	2	0.0%
Guardian Life Ins Company of America	0	0.0%	0	0.0%	0	0.0%
Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	0	0.0%	15	2.4%	5	0.8%
Kaiser Permanente Insurance Company	0	0.0%	7	13.7%	0	0.0%
Lincoln Life & Annuity Company of New York	0	0.0%	0	0.0%	0	0.0%
Lincoln National Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
MAMSI Life & Health Insurance Company	100	36.6%	1	0.4%	0	0.0%
Metropolitan Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
Optimum Choice, Inc.	162	13.5%	28	2.3%	0	0.0%
Principal Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
Reliance Standard Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
Standard Insurance Company	0	0.0%	0	0.0%	0	0.0%
Sun Life Assurance Company of Canada	0	0.0%	0	0.0%	0	0.0%
Time Insurance Company	0	0.0%	3	60.0%	0	0.0%
Unicare Life & Health Insurance Company	0	0.0%	0	0.0%	0	0.0%
Union Security Insurance Company	0	0.0%	0	0.0%	0	0.0%
United Concordia Life and Health Insurance Company	0	0.0%	0	0.0%	0	0.0%
United States Fire Insurance Company	0	0.0%	0	0.0%	0	0.0%
UnitedHealthcare Insurance Company	260	9.5%	10	0.4%	0	0.0%
UnitedHealthcare of the Mid-Atlantic, Inc.	21	5.5%	1	0.3%	2	0.5%
<b>Total</b>	<b>4,432</b>	<b>9.3%</b>	<b>1,648</b>	<b>3.4%</b>	<b>47</b>	<b>0.1%</b>

**APPENDIX 1  
ADVERSE DECISIONS BY CARRIER**

COMPANY NAME	I. DURABLE MEDICAL EQUIPMENT SERVICES		J. DENTAL		K. HOME HEALTH SERVICES		L. OBESITY, IVF, PODIATRY, HEARING AND VISION	
	NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
Aetna Health Inc. (a Pennsylvania corporation)	1	0.4%	0	0.0%	0	0.0%	0	0.0%
Aetna Life Insurance Company	0	0.0%	163	25.9%	4	0.6%	0	0.0%
All Savers Insurance Company	2	3.7%	0	0.0%	0	0.0%	0	0.0%
Ameritas Life Insurance Corp.	0	0.0%	338	100.0%	0	0.0%	0	0.0%
CareFirst BlueChoice, Inc.	5,199	35.4%	124	0.8%	58	0.4%	35	0.2%
CareFirst of Maryland, Inc.	1,091	13.0%	1,028	12.3%	59	0.7%	101	1.2%
CIGNA Health and Life Insurance Company	185	4.1%	68	1.5%	32	0.7%	0	0.0%
Connecticut General Life Insurance Company	1	4.8%	0	0.0%	0	0.0%	0	0.0%
Coventry Health Care of Delaware, Inc.	56	13.8%	6	1.5%	1	0.2%	0	0.0%
Coventry Health and Life Ins. Company	35	9.9%	0	0.0%	5	1.4%	0	0.0%
Evergreen Health Cooperative Inc.	13	0.8%	0	0.0%	7	0.4%	52	3.3%
Golden Rule Insurance Company	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Group Hospitalization & Medical Serv. Inc.	1,204	15.0%	1,390	17.3%	17	0.2%	16	0.2%
Guardian Life Insurance Co. of America	0	0.0%	1,582	100.0%	0	0.0%	0	0.0%
Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	47	7.5%	8	1.3%	5	0.8%	82	13.1%
Kaiser Permanente Insurance Company	2	3.9%	0	0.0%	0	0.0%	0	0.0%
Lincoln Life & Annuity Company of New York	0	0.0%	4	100.0%	0	0.0%	0	0.0%
Lincoln National Life Insurance Company	0	0.0%	102	100.0%	0	0.0%	0	0.0%
MAMSI Life & Health Insurance Company	6	2.2%	4	1.5%	4	1.5%	13	4.8%
Metropolitan Life Insurance Company	0	0.0%	249	100.0%	0	0.0%	0	0.0%
Optimum Choice, Inc.	48	4.0%	24	2.0%	2	0.2%	29	2.4%
Principal Life Insurance Company	0	0.0%	141	100.0%	0	0.0%	0	0.0%
Reliance Standard Life Insurance Company	0	0.0%	47	100.0%	0	0.0%	0	0.0%
Standard Insurance Company	0	0.0%	24	100.0%	0	0.0%	0	0.0%
Sun Life Assurance Company of Canada	0	0.0%	50	100.0%	0	0.0%	0	0.0%
Time Insurance Company	1	20.0%	0	0.0%	0	0.0%	0	0.0%
Unicare Life & Health Insurance Company	0	0.0%	2	100.0%	0	0.0%	0	0.0%
Union Security Insurance Company	0	0.0%	500	100.0%	0	0.0%	0	0.0%
United Concordia Life and Health Ins. Company	0	0.0%	685	100.0%	0	0.0%	0	0.0%
United States Fire Insurance Company	0	0.0%	0	0.0%	0	0.0%	0	0.0%
UnitedHealthcare Insurance Company	111	4.0%	193	7.0%	6	0.2%	76	2.8%
UnitedHealthcare of the Mid-Atlantic, Inc.	8	2.1%	0	0.0%	2	0.5%	8	2.1%
<b>Total</b>	<b>8,010</b>	<b>16.7%</b>	<b>6,732</b>	<b>14.1%</b>	<b>202</b>	<b>0.4%</b>	<b>412</b>	<b>0.9%</b>

**APPENDIX 2  
GRIEVANCE DECISIONS BY CARRIER**

COMPANY NAME	GRIEVANCES FILED		A. INPATIENT HOSPITAL SERVICES		B. EMERGENCY ROOM SERVICES	
	COMPANY TOTAL	% OF ALL COMPANIES	NUMBER	% TOTAL	NUMBER	% TOTAL
Aetna Health Inc. (a Pennsylvania corporation)	205	3.6%	27	13.2%	1	0.5%
Aetna Life Insurance Company	240	4.2%	22	9.2%	0	0.0%
All Savers Insurance Company	18	0.3%	0	0.0%	0	0.0%
Ameritas Life Insurance Corp.	40	0.7%	0	0.0%	0	0.0%
CareFirst BlueChoice, Inc.	1,047	18.4%	3	0.3%	9	0.9%
CareFirst of Maryland, Inc.	395	7.0%	3	0.8%	3	0.8%
CIGNA Health and Life Ins Company	304	5.4%	19	6.3%	0	0.0%
Connecticut General Life Ins Company	4	0.1%	0	0.0%	0	0.0%
Coventry Health Care of Delaware, Inc.	127	2.2%	28	22.0%	4	3.1%
Coventry Health and Life Ins. Company	84	1.5%	30	35.7%	0	0.0%
Evergreen Health Cooperative Inc.	414	7.3%	42	10.1%	0	0.0%
Golden Rule Insurance Company	5	0.1%	0	0.0%	0	0.0%
Group Hospitalization & Medical Services, Inc.	516	9.1%	4	0.8%	1	0.2%
Guardian Life Insurance Company of America	820	14.4%	0	0.0%	0	0.0%
Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	51	0.9%	1	2.0%	3	5.9%
Kaiser Permanente Insurance Company	7	0.1%	0	0.0%	0	0.0%
Lincoln National Life Insurance Company	30	0.5%	0	0.0%	0	0.0%
Lincoln Life & Annuity Company of NY	1	0.0%	0	0.0%	0	0.0%
MAMSI Life & Health Ins Company	71	1.3%	0	0.0%	0	0.0%
Metropolitan Life Insurance Company	18	0.3%	0	0.0%	0	0.0%
National Union Fire Ins. Co. of Pittsburgh, Pa.	2	0.0%	0	0.0%	0	0.0%
Optimum Choice, Inc.	183	3.2%	8	4.4%	21	11.5%
Principal Life Insurance Company	40	0.7%	0	0.0%	0	0.0%
Reliance Standard Life Ins. Company	7	0.1%	0	0.0%	0	0.0%
Standard Insurance Company	6	0.1%	0	0.0%	0	0.0%
Standard Security Life Ins. Co. of New York	31	0.5%	0	0.0%	5	16.1%
State Farm Mutual Automobile Ins. Co.	3	0.1%	0	0.0%	0	0.0%
Sun Life Assurance Company of Canada	19	0.3%	0	0.0%	0	0.0%
Time Insurance Company	1	0.0%	0	0.0%	0	0.0%
Union Security Insurance Company	34	0.6%	0	0.0%	0	0.0%
United Concordia Life & Health Insurance Company	128	2.3%	0	0.0%	0	0.0%
United States Fire Insurance Company	1	0.0%	0	0.0%	0	0.0%
UnitedHealthcare Insurance Company	734	12.9%	4	0.5%	0	0.0%
UnitedHealthcare of the Mid-Atlantic, Inc.	93	1.6%	0	0.0%	0	0.0%
<b>TOTAL</b>	<b>5,679</b>	<b>100.0%</b>	<b>191</b>	<b>3.4%</b>	<b>47</b>	<b>0.8%</b>

**APPENDIX 2  
GRIEVANCE DECISIONS BY CARRIER**

COMPANY NAME	C. MENTAL HEALTH SERVICES		D. PHYSICIAN SERVICES		E. LABORATORY, RADIOLOGY SERVICES	
	NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
Aetna Health Inc. (a Pennsylvania corporation)	10	4.9%	142	69.3%	22	10.7%
Aetna Life Insurance Company	18	7.5%	162	67.5%	23	9.6%
All Savers Insurance Company	0	0.0%	7	38.9%	2	11.1%
Ameritas Life Insurance Corp.	0	0.0%	0	0.0%	0	0.0%
CareFirst BlueChoice, Inc.	5	0.5%	131	12.5%	483	46.1%
CareFirst of Maryland, Inc.	0	0.0%	25	6.3%	80	20.3%
CIGNA Health and Life Insurance Company	9	3.0%	121	39.8%	87	28.6%
Connecticut General Life Insurance Company	0	0.0%	2	50.0%	1	25.0%
Coventry Health Care of Delaware, Inc.	1	0.8%	87	68.5%	4	3.1%
Coventry Health and Life Insurance Company	0	0.0%	44	52.4%	4	4.8%
Evergreen Health Cooperative Inc.	0	0.0%	44	10.6%	125	30.2%
Golden Rule Insurance Company	0	0.0%	0	0.0%	5	100.0%
Group Hospitalization & Medical Services, Inc.	1	0.2%	41	7.9%	183	35.5%
Guardian Life Insurance Company of America	0	0.0%	0	0.0%	0	0.0%
Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	13	25.5%	19	37.3%	4	7.8%
Kaiser Permanente Insurance Company	0	0.0%	5	71.4%	0	0.0%
Lincoln National Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
Lincoln Life & Annuity Company of NY	0	0.0%	0	0.0%	0	0.0%
MAMSI Life & Health Insurance Company	3	4.2%	5	7.0%	10	14.1%
Metropolitan Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
National Union Fire Ins. Co. of Pittsburgh, Pa.	0	0.0%	1	50.0%	0	0.0%
Optimum Choice, Inc.	3	1.6%	13	7.1%	32	17.5%
Principal Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
Reliance Standard Life Ins. Company	0	0.0%	0	0.0%	0	0.0%
Standard Insurance Company	0	0.0%	0	0.0%	0	0.0%
Standard Security Life Ins. Co. of New York	1	3.2%	15	48.4%	6	19.4%
State Farm Automobile Insurance Co.	0	0.0%	2	66.7%	1	33.3%
Sun Life Assurance Company of Canada	0	0.0%	0	0.0%	0	0.0%
Time Insurance Company	0	0.0%	0	0.0%	0	0.0%
Union Security Insurance Company	0	0.0%	0	0.0%	0	0.0%
United Concordia Life & Health Insurance Company	0	0.0%	0	0.0%	0	0.0%
United States Fire Insurance Company	0	0.0%	1	100.0%	0	0.0%
UnitedHealthcare Insurance Company	22	3.0%	59	8.0%	178	24.3%
UnitedHealthcare of the Mid-Atlantic, Inc.	32	34.4%	9	9.7%	10	10.8%
<b>TOTAL</b>	<b>118</b>	<b>2.1%</b>	<b>935</b>	<b>16.5%</b>	<b>1,260</b>	<b>22.2%</b>

**APPENDIX 2  
GRIEVANCE DECISIONS BY CARRIER**

COMPANY NAME	F. PHARMACY SERVICES		G. PT. OT, ST SERVICES		H. SKILLED NURSING FACILITY, Sub Acute, Nursing Home	
	NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
Aetna Health Inc. (a Pennsylvania corporation)	0	0.0%	0	0.0%	1	0.5%
Aetna Life Insurance Company	2	0.8%	1	0.4%	1	0.4%
All Savers Insurance Company	4	22.2%	0	0.0%	0	0.0%
Ameritas Life Insurance Corp.	0	0.0%	0	0.0%	0	0.0%
CareFirst BlueChoice, Inc.	293	28.0%	29	2.8%	5	0.5%
CareFirst of Maryland, Inc.	177	44.8%	2	0.5%	2	0.5%
CIGNA Health and Life Insurance Company	41	13.5%	7	2.3%	0	0.0%
Connecticut General Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
Coventry Health Care of Delaware, Inc.	2	1.6%	0	0.0%	0	0.0%
Coventry Health and Life Ins. Company	1	1.2%	0	0.0%	0	0.0%
Evergreen Health Cooperative Inc.	136	32.9%	48	11.6%	2	0.5%
Golden Rule Insurance Company	0	0.0%	0	0.0%	0	0.0%
Group Hospitalization & Medical Services, Inc.	116	22.5%	3	0.6%	2	0.4%
Guardian Life Insurance Co. of America	0	0.0%	0	0.0%	0	0.0%
Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	0	0.0%	3	5.9%	2	3.9%
Kaiser Permanente Insurance Company	0	0.0%	2	28.6%	0	0.0%
Lincoln National Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
Lincoln Life & Annuity Company of NY	0	0.0%	0	0.0%	0	0.0%
MAMSI Life & Health Insurance Company	47	66.2%	2	2.8%	0	0.0%
Metropolitan Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
National Union Fire Ins. Co. of Pittsburgh, Pa.	0	0.0%	1	50.0%	0	0.0%
Optimum Choice, Inc.	77	42.1%	0	0.0%	0	0.0%
Principal Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
Reliance Standard Life Insurance Company	0	0.0%	0	0.0%	0	0.0%
Standard Insurance Company	0	0.0%	0	0.0%	0	0.0%
Standard Security Life Ins. Co. of New York	0	0.0%	2	6.5%	0	0.0%
State Farm Mutual Automobile Insurance Company	0	0.0%	0	0.0%	0	0.0%
Sun Life Assurance Company of Canada	0	0.0%	0	0.0%	0	0.0%
Time Insurance Company	0	0.0%	1	100.0%	0	0.0%
Union Security Insurance Company	0	0.0%	0	0.0%	0	0.0%
United Concordia Life & Health Ins Company	0	0.0%	0	0.0%	0	0.0%
United States Fire Insurance Company	0	0.0%	0	0.0%	0	0.0%
UnitedHealthcare Insurance Company	327	44.6%	3	0.4%	1	0.1%
UnitedHealthcare of the Mid-Atlantic, Inc.	36	38.7%	1	1.1%	0	0.0%
<b>TOTAL</b>	<b>1,259</b>	<b>22.2%</b>	<b>105</b>	<b>1.8%</b>	<b>16</b>	<b>0.3%</b>

**APPENDIX 2  
GRIEVANCE DECISIONS BY CARRIER**

COMPANY NAME	I. DURABLE MEDICAL EQUIPMENT SERVICES		J. DENTAL		K. HOME HEALTH SERVICES	
	NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
Aetna Health Inc. (a Pennsylvania corporation)	1	0.5%	1	0.5%	0	0.0%
Aetna Life Insurance Company	3	1.3%	8	3.3%	0	0.0%
All Savers Insurance Company	0	0.0%	0	0.0%	0	0.0%
Ameritas Life Insurance Corp.	0	0.0%	40	100.0%	0	0.0%
CareFirst BlueChoice, Inc.	76	7.3%	3	0.3%	9	0.9%
CareFirst of Maryland, Inc.	8	2.0%	93	23.5%	2	0.5%
CIGNA Health and Life Insurance Company	11	3.6%	9	3.0%	0	0.0%
Connecticut General Life Insurance Company	0	0.0%	1	25.0%	0	0.0%
Coventry Health Care of Delaware, Inc.	0	0.0%	1	0.8%	0	0.0%
Coventry Health and Life Insurance Company	5	6.0%	0	0.0%	0	0.0%
Evergreen Health Cooperative Inc.	4	1.0%	0	0.0%	0	0.0%
Golden Rule Insurance Company	0	0.0%	0	0.0%	0	0.0%
Group Hospitalization & Medical Services, Inc.	19	3.7%	146	28.3%	0	0.0%
Guardian Life Insurance Company of America	0	0.0%	820	100.0%	0	0.0%
Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	1	2.0%	3	5.9%	0	0.0%
Kaiser Permanente Insurance Company	0	0.0%	0	0.0%	0	0.0%
Lincoln National Life Insurance Company	0	0.0%	30	100.0%	0	0.0%
Lincoln Life & Annuity Company of NY	0	0.0%	1	100.0%	0	0.0%
MAMSI Life & Health Insurance Company	3	4.2%	0	0.0%	0	0.0%
Metropolitan Life Insurance Company	0	0.0%	18	100.0%	0	0.0%
National Union Fire Ins. Co. of Pittsburgh, Pa.	0	0.0%	0	0.0%	0	0.0%
Optimum Choice, Inc.	8	4.4%	0	0.0%	0	0.0%
Principal Life Insurance Company	0	0.0%	40	100.0%	0	0.0%
Reliance Standard Life Ins. Company	0	0.0%	7	100.0%	0	0.0%
Standard Insurance Company	0	0.0%	6	100.0%	0	0.0%
Standard Security Life Ins. Co. of New York	0	0.0%	0	0.0%	0	0.0%
State Farm Mutual Automobile Ins. Company	0	0.0%	0	0.0%	0	0.0%
Sun Life Assurance Company of Canada	0	0.0%	19	100.0%	0	0.0%
Time Insurance Company	0	0.0%	0	0.0%	0	0.0%
Union Security Insurance Company	0	0.0%	34	100.0%	0	0.0%
United Concordia Life & Health Insurance Company	0	0.0%	128	100.0%	0	0.0%
United States Fire Insurance Company	0	0.0%	0	0.0%	0	0.0%
UnitedHealthcare Insurance Company	41	5.6%	51	6.9%	0	0.0%
UnitedHealthcare of the Mid-Atlantic, Inc.	4	4.3%	0	0.0%	0	0.0%
<b>TOTAL</b>	<b>184</b>	<b>3.2%</b>	<b>1459</b>	<b>25.7%</b>	<b>11</b>	<b>0.2%</b>

**APPENDIX 2  
GRIEVANCE DECISIONS BY CARRIER**

COMPANY NAME	L. OBESITY, IVF, PODIATRY, HEARING AND VISION	
	NUMBER	% TOTAL
Aetna Health Inc. (a Pennsylvania corporation)	0	0.0%
Aetna Life Insurance Company	0	0.0%
All Savers Insurance Company	5	27.8%
Ameritas Life Insurance Corp.	0	0.0%
CareFirst BlueChoice, Inc.	1	0.1%
CareFirst of Maryland, Inc.	0	0.0%
CIGNA Health and Life Insurance Company	0	0.0%
Connecticut General Life Insurance Company	0	0.0%
Coventry Health Care of Delaware, Inc.	0	0.0%
Coventry Health and Life Insurance Company	0	0.0%
Evergreen Health Cooperative Inc.	13	3.1%
Golden Rule Insurance Company	0	0.0%
Group Hospitalization & Medical Services, Inc.	0	0.0%
Guardian Life Insurance Company of America	0	0.0%
Kaiser Foundation Health Plan-Mid-Atlantic States, Inc.	2	3.9%
Kaiser Permanente Insurance Company	0	0.0%
Lincoln National Life Insurance Company	0	0.0%
Lincoln Life & Annuity Company of NY	0	0.0%
MAMSI Life & Health Insurance Company	1	1.4%
Metropolitan Life Insurance Company	0	0.0%
National Union Fire Ins. Co. of Pittsburgh, Pa.	0	0.0%
Optimum Choice, Inc.	21	11.5%
Principal Life Ins. Company	0	0.0%
Reliance Standard Life Ins. Company	0	0.0%
Standard Insurance Company	0	0.0%
Standard Security Life Ins. Co. of New York	2	6.5%
State Farm Mutual Automobile Insurance Co.	0	0.0%
Sun Life Assurance Company of Canada	0	0.0%
Time Insurance Company	0	0.0%
Union Security Insurance Company	0	0.0%
United Concordia Life & Health Insurance Company	0	0.0%
United States Fire Insurance Company	0	0.0%
UnitedHealthcare Insurance Company	48	6.5%
UnitedHealthcare of the Mid-Atlantic, Inc.	1	1.1%
<b>TOTAL</b>	<b>94</b>	<b>1.7%</b>

**APPENDIX 3  
DISPOSITION OF CARRIER GRIEVANCE DECISIONS**

COMPANY NAME	GRIEVANCES FILED		ORIGINAL DECISION OF INSURANCE COMPANY WAS...					
	COMPANY TOTAL	% OF ALL COMPANIES	UPHELD		OVERTURNED		MODIFIED	
			NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
Aetna Health Inc. (a Pennsylvania corporation)	205	3.6%	130	63.4%	72	35.1%	3	1.5%
Aetna Life Insurance Company	240	4.2%	139	57.9%	96	40.0%	5	2.1%
All Savers Insurance Company	18	0.3%	11	61.1%	7	38.9%	0	0.0%
Ameritas Life Insurance Corp.	40	0.7%	13	32.5%	18	45.0%	9	22.5%
CareFirst BlueChoice, Inc.	1,047	18.4%	374	35.7%	666	63.6%	7	0.7%
CareFirst of Maryland, Inc.	395	7.0%	121	30.6%	266	67.3%	8	2.0%
CIGNA Health and Life Ins. Co.	304	5.4%	214	70.4%	87	28.6%	3	1.0%
Connecticut General Life Ins. Co.	4	0.1%	1	25.0%	3	75.0%	0	0.0%
Coventry Health and Life Ins. Co.	84	1.5%	53	63.1%	30	35.7%	1	1.2%
Coventry Health Care of Delaware, Inc.	127	2.2%	75	59.1%	46	36.2%	6	4.7%
Evergreen Health Cooperative Inc.	414	7.3%	187	45.2%	217	52.4%	10	2.4%
Golden Rule Insurance Company	5	0.1%	5	100.0%	0	0.0%	0	0.0%
Group Hospitalization & Medical Services, Inc.	516	9.1%	217	42.1%	290	56.2%	9	1.7%
Guardian Life Ins. Co. of America	820	14.4%	547	66.7%	273	33.3%	0	0.0%
Kaiser Fndtn Health Plan Mid-Atl	51	0.9%	30	58.8%	20	39.2%	1	2.0%
Kaiser Permanente Insurance Co.	7	0.1%	5	71.4%	2	28.6%	0	0.0%
Lincoln Life & Annuity Co. of NY	1	0.0%	0	0.0%	0	0.0%	1	100.0%
Lincoln National Life Insurance Co.	30	0.5%	12	40.0%	8	26.7%	10	33.3%
MAMSI Life & Health Ins. Co.	71	1.3%	28	39.4%	43	60.6%	0	0.0%

**APPENDIX 3  
DISPOSITION OF CARRIER GRIEVANCE DECISIONS**

COMPANY NAME	GRIEVANCES FILED		ORIGINAL DECISION OF INSURANCE COMPANY WAS...					
	COMPANY TOTAL	% OF ALL COMPANIES	UPHELD		OVERTURNED		MODIFIED	
			NUMBER	% TOTAL	NUMBER	% TOTAL	NUMBER	% TOTAL
Metropolitan Life Ins. Company	18	0.3%	7	38.9%	8	44.4%	3	16.7%
National Union Fire Ins. Co. of Pittsburgh, Pa.	2	0.0%	1	50.0%	1	50.0%	0	0.0%
Optimum Choice, Inc.	183	3.2%	76	41.5%	107	58.5%	0	0.0%
Principal Life Insurance Company	40	0.7%	25	62.5%	11	27.5%	4	10.0%
Reliance Standard Life Ins. Co.	7	0.1%	3	42.9%	2	28.6%	2	28.6%
Standard Insurance Company	6	0.1%	2	33.3%	3	50.0%	1	16.7%
Standard Security Life Ins. Co. of New York	31	0.5%	28	90.3%	3	9.7%	0	0.0%
State Farm Mutual Automobile Ins. Co.	3	0.1%	2	66.7%	1	33.3%	0	0.0%
Sun Life Assurance Co. of Canada	19	0.3%	11	57.9%	7	36.8%	1	5.3%
Time Insurance Company	1	0.0%	1	100.0%	0	0.0%	0	0.0%
Union Security Insurance Co.	34	0.6%	15	44.1%	15	44.1%	4	11.8%
United Concordia Life & Health Ins. Co.	128	2.3%	67	52.3%	48	37.5%	13	10.2%
United States Fire Ins. Company	1	0.0%	1	100.0%	0	0.0%	0	0.0%
UnitedHealthcare Insurance Co.	734	12.9%	308	42.0%	426	58.0%	0	0.0%
UnitedHealthcare of the Mid- Atlantic, Inc.	93	1.6%	55	59.1%	34	36.6%	4	4.3%
<b>Total</b>	<b>5,679</b>	<b>100.0%</b>	<b>2,764</b>	<b>48.7%</b>	<b>2,810</b>	<b>49.5%</b>	<b>105</b>	<b>1.8%</b>

**APPENDIX 4  
GRIEVANCE DECISIONS BY CARRIER FOR HOSPITAL LENGTH OF STAY (“LOS”)**

COMPANY* NAME	HOSPITAL LOS	HOSPITAL LOS	UPHELD		OVERTURNED		MODIFIED	
	TOTAL*	OUTCOME**	Number	Percent	Number	Percent	Number	Percent
CareFirst BlueChoice, Inc.	22	8	2	25.0%	6	75.0%	0	0.0%
CareFirst of Maryland, Inc.	13	4	2	50.0%	2	50.0%	0	0.0%
CIGNA Health and Life Insurance Co.	15	15	8	53.3%	7	46.7%	0	0.0%
Evergreen Health Cooperative Inc.	58	19	5	26.3%	14	73.7%	0	0.0%
Group Hospitalization & Medical Services, Inc.	8	4	3	75.0%	1	25.0%	0	0.0%
Kaiser Foundation Health Plan Mid-Atlantic	10	11	11	100.0%	0	0.0%	0	0.0%
Optimum Choice, Inc.	5	4	1	25.0%	3	75.0%	0	0.0%
UnitedHealthcare Insurance Company	66	7	7	100.0%	0	0.0%	0	0.0%
UnitedHealthcare of the Mid-Atlantic, Inc.	46	11	8	72.7%	2	18.2%	1	9.1%

\* This chart only includes those carriers who received grievances involving hospital length of stay during calendar year 2015.

\*\* Represents the number of grievances that were resolved in calendar year 2015.

**APPENDIX 5  
TIME FRAME FOR RENDERING A GRIEVANCE DECISION BY CARRIER EMERGENCY CASES**

COMPANY ** NAME	EMERGENCY CASES - RESOLUTION TIME*			
	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
All Savers Insurance Company	27	96	12.6	0
CareFirst BlueChoice, Inc.	24	24	24	24
CareFirst of Maryland, Inc.	24	24	24	24
CIGNA Health and Life Insurance Company	36	0	0	24
Evergreen Health Cooperative Inc.	2.1	300	58.4	101
Group Hospitalization & Medical Services, Inc.	24	24	24	24
Kaiser Foundation Health Plan-Mid-Atlantic	13.2	20	14.8	25.9
MAMSI Life and Health Ins. Company	111	20.8	9.9	20.6
Optimum Choice, Inc.	48	88	43.5	93
UnitedHealthcare Insurance Company	49	46	11.6	45
UnitedHealthcare of the Mid-Atlantic	34	19.4	27.1	36

\*\* This report only includes carriers who had grievances which were considered emergency cases during calendar year 2015.

\* Reported as hours

**APPENDIX 6  
TIME FRAME FOR RENDERING A GRIEVANCE DECISION BY CARRIER, NON-EMERGENCY  
CASES**

COMPANY NAME	NON-EMERGENCY CASES - RESOLUTION TIME*			
	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Aetna Health Inc. (a Pennsylvania corporation)	32	33	68	57
Aetna Life Insurance Company	26	42	77	74
All Savers Insurance Company	0	24.2	35	36
Ameritas Life Insurance Corporation	15	13	13	19
CareFirst BlueChoice, Inc.	11	29.4	27	36.1
CareFirst of Maryland, Inc.	14.3	29.7	27	23.1
CIGNA Health and Life Insurance Company	23	22.2	0	21.0
Connecticut General Life Insurance Company	13	26	23	24.0
Coventry Health and Life Insurance Company	23	37	23	8.0
Coventry Health Care of Delaware, Inc.	26	18	37	48
Delta Dental of Pennsylvania	0	26	0	0
Dental Benefit Providers of Illinois, Inc.	3	3	0	0
Dominion USA, Inc.	8.1	14.2	19.5	18.5
Evergreen Health Cooperative Inc.	4.7	16	14.7	12.3
Golden Rule Insurance Company	31	28.5	0	0
Group Hospitalization & Medical Services, Inc.	31.8	33.3	31.4	31.8
Guardian Life Insurance Company of America	3	3	6	6
Kaiser Foundation Health Plan-Mid-Atlantic	29.5	30.1	34.8	10.3
Kaiser Permanente Insurance Company	6	5.7	0	7
Lincoln National Life Insurance	0	0	0	12.5
Lincoln Life & Annuity Company of New York	0	0	0	8
MAMSI Life and Health Insurance Company	27	27.5	6.1	50.3
Metropolitan Life Insurance Company	9	9.6	8.5	12.5
National Union Fire Ins. Company of Pittsburgh	19	31	8.5	0
Optimum Choice, Inc.	20	25	20	27
Principal Life Insurance Company	24	7	17.3	6.3
Reliance Standard Life Insurance Company	14	19	1	7
Standard Insurance Company	17	15	12	19

**APPENDIX 6  
TIME FRAME FOR RENDERING A GRIEVANCE DECISION BY CARRIER, NON-EMERGENCY  
CASES**

COMPANY  NAME	NON-EMERGENCY CASES – RESOLUTION TIME*			
	1 <sup>ST</sup> Quarter	2 <sup>ND</sup> Quarter	3 <sup>RD</sup> Quarter	4 <sup>TH</sup> Quarter
Standard Security Life Ins. Co. of New York	8	7	7	10
State Farm Mutual Automobile Ins. Company	0	0	5	2
Sun Life Assurance Co. of Canada	15.1	10.7	6.7	14.6
Time Insurance Company	4	6	0	1
Unicare Life & Health Insurance Company	0	0	0	13
Union Security Insurance Company	3	15	7	14.8
United Concordia Life and Health Insurance Co.	14.6	14.7	10.6	15
United State Fire Insurance Company	16	0	0	0
UnitedHealthcare Insurance Company	23	30	30	45
UnitedHealthcare of the Mid-Atlantic, Inc.	45	19	22	25

\*Reported as Calendar Days

**APPENDIX 7  
INTERNAL GRIEVANCES FILED CONSIDERED EMERGENCY CASES AS REPORTED BY CARRIER**

COMPANY* NAME	*TOTAL NUMBER OF "EMERGENCIES" CASES	"EMERGENCIES" OUTCOME**	UPHELD		OVERTURNED		MODIFIED	
			Number	Percent	Number	Percent	Number	Percent
All Savers Insurance Company	12	2	1	50.0%	1	50.0%	0	0.0%
CareFirst BlueChoice, Inc.	21	50	19	38.0%	31	62.0%	0	0.0%
CareFirst of Maryland, Inc.	166	34	8	23.5%	26	76.5%	0	0.0%
CIGNA Health and Life Ins. Company	2	2	0	0.0%	2	100.0%	0	0.0%
Evergreen Health Cooperative Inc.	10	7	1	14.3%	6	85.7%	0	0.0%
Group Hospitalization & Medical Services, Inc.	25	31	10	32.3%	21	67.7%	0	0.0%
Kaiser Foundation Health Plan Mid-Atlantic	24	17	13	76.5%	4	23.5%	0	0.0%
MAMSI Life and Health Ins. Co.	22	26	7	26.9%	19	73.1%	0	0.0%
Optimum Choice, Inc.	42	45	21	46.7%	23	53.3%	0	0.0%
UnitedHealthcare Ins. Company	69	214	87	40.7%	127	59.3%	0	0.0%
UnitedHealthcare of the Mid-Atl	39	39	23	59.0%	16	41.0%	0	0.0%
<b>Total</b>	<b>432</b>	<b>467</b>	<b>190</b>	<b>40.7%</b>	<b>277</b>	<b>59.3%</b>	<b>0</b>	<b>0.0%</b>

\*This chart only includes carriers who had grievances which were considered emergency cases during calendar year 2015.

\*\* Represents the number of grievances that were resolved in calendar year 2015.

## APPENDIX 8 ADMINISTRATION COMPLAINTS

Appeals and Grievance Statistics  
Totals for Complaints Filed  
January 1, 2015 – December 31, 2015

<b>COMPLAINTS</b>	<b>1109</b>
<b>NO JURISDICTION</b>	<b>365</b>
Referred to DBM/Cecil County	63
Referred to Department of Labor (ERISA plans)	121
Referred to Office of Personnel Management (Federal employee health benefit plans)	50
Referred to Medicaid	14
Referred to Medicare	23
Referred to Insurance Department in Another State	94
<b>COMPLAINT WITHDRAWN</b>	<b>10</b>
<b>INSUFFICIENT INFORMATION TO COMPLETE INVESTIGATION</b>	<b>90</b>
<b>NO ACTION REQUIRED</b> (includes non-medical necessity complaint cases transferred to Complaint Unit, duplicate files, inquiries)	<b>147</b>
<b>REFERRED TO HEALTH, EDUCATION AND ADVOCACY UNIT</b> (for complainants who had not exhausted the carrier's internal appeal process)	<b>106</b>
<b>MIA CONDUCTED INVESTIGATION</b>	<b>391</b>
MIA Decision Upheld Carrier	185
Carrier Reversed Itself During Investigation	135
MIA Reversed Carrier Decision	65
MIA Reversed Carrier Decision in Part and Upheld Carrier Decision in Part	6

### Administration Complaints (Continued)

Carrier	COMPLAINTS INVESTIGATED		Carrier Upheld by MIA		Carrier Reversed by MIA		Carrier Modified by MIA		Carrier Reversed Itself During Investigation	
	Total	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Aetna Health, Inc. (a Pennsylvania corporation)	17	4%	9	53%	1	6%	0	0%	7	41%
Aetna Life Insurance Company	2	1%	0	0%	0	0%	0	0%	2	100%
All Savers Insurance Company	2	1%	0	0%	0	0%	0	0%	2	100%
APS Healthcare	1	0%	0	0%	0	0%	1	100%	0	0%
Carefirst BlueChoice, Inc.	80	20%	26	33%	14	18%	0	0%	40	50%
Carefirst of Maryland, Inc.	71	18%	26	37%	16	23%	1	1%	28	39%
CIGNA Health and Life Insurance Co.	14	4%	5	36%	4	29%	0	0%	5	36%
Coventry Health and Life Ins. Co.	3	1%	2	67%	1	33%	0	0%	0	0%
Coventry Health Care of DE, Inc.	3	1%	2	67%	0	0%	0	0%	1	33%
DeltaCare USA	1	0%	0	0%	0	0%	0	0%	1	100%
Delta Dental of Pennsylvania	1	0%	0	0%	0	0%	0	0%	1	100%
Dominion USA, Inc.	2	1%	1	50%	1	50%	0	0%	0	0%
Evergreen Health Cooperative, Inc.	5	1%	2	40%	1	20%	0	0%	2	40%
Express Scripts, Inc.	6	2%	2	33%	1	17%	0	0%	3	50%
Express Scripts Insurance Company	5	1%	2	40%	3	60%	0	0%	0	0%
Golden Rule Insurance Company	1	0%	1	100%	0	0%	0	0%	0	0%
Group Dental Service of Maryland	1	0%	0	0%	0	0%	0	0%	1	100%
Group Hosp & Medical Services, Inc.	24	6%	13	54%	3	13%	0	0%	8	33%
Guardian Life Ins. Co. of America	11	3%	7	64%	2	18%	0	0%	2	18%
HumanaDental Insurance Company	1	0%	0	0%	0	0%	1	100%	0	0%
Kaiser Foundation Health Plan	4	1%	3	75%	0	0%	0	0%	1	25%
MAMSI Life and Health Insurance Co.	10	3%	2	20%	2	20%	0	0%	6	60%
Maryland Health Insurance Plan	2	1%	0	0%	0	0%	0	0%	2	100%
Metropolitan Life Insurance Company	1	0%	0	0%	0	0%	0	0%	1	100%
Optimum Choice, Inc.	20	5%	5	25%	2	10%	0	0%	13	65%
Principal Life Insurance Company	2	1%	2	100%	0	0%	0	0%	0	0%
Sun Life Assurance Co. of Canada	1	0%	1	100%	0	0%	0	0%	0	0%
Union Security Insurance Company	1	0%	1	100%	0	0%	0	0%	0	0%
United Concordia Life & Health Ins. Co.	13	3%	6	46%	3	23%	2	15%	2	15%
UnitedHealthcare Ins. Company	61	16%	12	20%	7	11%	1	2%	41	67%
UnitedHealthcare of the Mid-Atlantic, Inc.	14	4%	2	14%	1	7%	0	0%	11	79%
UnitedHealthcare Life Insurance Co.	1	0%	0	0%	1	100%	0	0%	0	0%
UnitedHealthcare Services, Inc.	10	3%	3	30%	2	20%	0	0%	5	50%
<b>TOTAL</b>	<b>391</b>		<b>135</b>	<b>35%</b>	<b>65</b>	<b>17%</b>	<b>6</b>	<b>2%</b>	<b>185</b>	<b>47%</b>

### Administration Complaints (Continued)

Type of Procedure	Carrier Code**	Total	Carrier Upheld by MIA		Carrier Reversed by MIA		Carrier Modified by MIA		Carrier Reversed Itself During Investigation	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent
			Acupuncture	D	1	1	100%	0	0%	0
Air Ambulance	B	2	1	50%	0	0%	0	0%	1	50%
Cosmetic	D	4	2	50%	1	25%	0	0%	1	25%
Denial of Hospital Days	A	9	2	22%	1	11%	0	0%	6	67%
Dental Care Services	J	57	27	47%	10	18%	4	7%	16	28%
Durable Medical Equipment	I	15	5	33%	4	27%	0	0%	6	40%
Emergency Room Denial	B	1	0	0%	0	0%	0	0%	1	100%
Emergency Treatment Denial	B	1	0	0%	0	0%	0	0%	1	100%
Experimental	D	67	37	55%	18	27%	0	0%	12	18%
Eye Care Services	L	1	0	0%	0	0%	0	0%	1	100%
Habilitative Service	G	3	0	0%	0	0%	0	0%	3	100%
Harvoni	F	6	1	17%	2	33%	0	0%	3	50%
In-Patient Rehabilitation	G	2	0	0%	2	100%	0	0%	0	0%
Lab, Imaging, Test Services	E	17	7	41%	1	6%	0	0%	9	53%
Medical Food	F	3	1	33%	0	0%	0	0%	2	67%
Mental Health/Substance (Inpatient) Services	C	11	5	45%	5	45%	1	9%	0	0%
Mental Health/Substance (Outpatient) Services	C	11	3	27%	0	0%	0	0%	8	73%
Out-of-Network Benefits	D	3	3	100%	0	0%	0	0%	0	0%
PCP Referrals	D	1	1	100%	0	0%	0	0%	0	0%
Pharmacy Benefits	F	6	1	17%	3	50%	0	0%	2	33%
Pharmacy Services/Formulary Issues	F	124	22	18%	11	9%	0	0%	91	73%
Physician Services	D	33	12	36%	5	15%	1	3%	15	45%
PT, OT, Speech Therapy Services	G	8	3	38%	0	0%	0	0%	5	63%
Skilled Nursing Facility Care Services	G	2	1	50%	1	50%	0	0%	0	0%
Transportation Services	B	3	0	0%	1	33%	0	0%	2	67%
<b>TOTAL</b>		<b>391</b>	<b>135</b>		<b>65</b>		<b>6</b>		<b>185</b>	

\*\* All carrier data is divided into categories A-L. The MIA's data is more specific in nature. All charts which compare Carrier and MIA data have combined the MIA categories to fit within the carrier's A-L categories. The letters above identify which MIA category corresponds to the carrier code.

## **Appendix 9 Summaries of Appeals and Grievances Orders**

**CareFirst BlueCross, Inc. (“BlueChoice”)**

**Case No.: 2015-02-020**

**Effective Date: February 10, 2015**

**Penalty: \$2,500.00**

The Administration ordered BlueChoice to pay an administrative penalty of \$2,500.00 for violation of § 15-10A-02(b)(2)(iv) for failing to render a final decision in writing on a grievance within 45 working days after the date on which the grievance was filed when the grievance involved a retrospective denial.

**CareFirst BlueChoice, Inc. (“BlueChoice”)**

**Case No.: 2015-02-030**

**Effective Date: February 13, 2015**

The Administration ordered BlueChoice to submit criteria to the Commissioner regarding the use of Afirma Thyroid Assay testing when used for members with a history of Grave’s disease and a thyroid nodule that are objective, clinically valid, compatible with established principles of health care and flexible enough to allow for deviations from norms when justified on a case by case basis in accordance with § 15-10A-04(c)(3) of the Insurance Article.

**Aetna Life Insurance Company**

**Case No.: 2015-02-055**

**Effective Date: February 26, 2015**

**Penalty: \$2,500.00**

The Administration ordered Aetna to submit criteria to the Commissioner regarding the OVA1 Tumor Marker test, code 81503 for members with a history of adnexal mass, that are objective, clinically valid, compatible with established principles of health care and flexible enough to allow for deviations from norms when justified on a case by case basis in accordance with § 15-10A-02(1) of the Insurance Article. The Administration also ordered Aetna to pay an administrative penalty of \$2,500.00 for violation of § 15-10B-09.1 of the Insurance Article by failing to base its grievance decision on the professional judgement of a physician board certified or eligible in the same specialty as the treatment under review.